

## Why You Should Insure Your Auto

By Stanton Wyatt

THE average man or woman, who purchases a new automobile, does not realize the advantages afforded by an automobile insurance policy. The automobile is new and shiny, representing so much capital invested, and should, therefore, be fully protected.

The average business man who invests, say, \$5000 in a home, immediately takes out a fire insurance policy on his property. Yet the same man will put \$5000 into an automobile, and when the insurance man calls on him for the purpose of explaining the advantages to be derived from an automobile insurance policy, he will probably say:

"I have never had an accident. I am a very careful driver. There is no danger of my car burning up or being stolen."

Yet statistics show that the automobile is more apt to burn up than the home.

### The Chances

The average motorist, unless he has been in a serious accident, does not realize how much damage can be done to other people's property, or how easy it is to seriously injure, or perhaps take the life of some innocent person. The destructive possibilities of an automobile to life, limb, and property, even with the utmost care of operation, far outweigh the possibilities of financial loss which might be sustained by the loss of a car through theft, or its destruction by fire. No matter how carefully it is operated, a car may easily do more damage than it is worth in dollars and cents, by accidentally injuring persons, or damaging property of one kind or another. A low priced runabout, for instance, may badly damage a high priced limousine and cause, at the same time, fatal injury to one or more passengers.

### Two Claims

Two distinct kind of claims will arise out of such an accident—claims for personal injuries, and for damage done to the limousine. Liability insurance will take care of the first claim, and property damage insurance the second claim.

An accident involving personal injuries or death of one or more persons may necessitate the payment of a large sum in settlement of damages and court expenses.

### Ordinary Policy

The ordinary liability policy provides for the payment of a maximum claim of \$5000 for a single accident where one person is injured, or \$1000 for an accident in which more than one person is injured. The cost of defending the action is also provided for, in addition to the payment of indemnities. Larger limits may be

had by paying an extra premium. How It Started The development of automobile insurance began with the issuance of fire and theft policies shortly after the automobile first made its appearance. Liability insurance was the next step in the development of complete insurance for automobile owners. Previous to the introduction of the automobile, about the only vehicles on which liability insurance had been written were those used for teaming purposes.

As the automobile became immediately popular for pleasure use, the casualty companies were confronted with an entirely new insurable proposition. The newspaper accounts of accidents any Monday morning after the automobile has been busy over the week-end will impress upon the mind how tremendously the element of danger to persons and property has been increased by the advent of the motor car.

The cost of liability insurance varies according to the horsepower of the insured automobile, and the locality in which the car is operated or maintained. Where the congestion of population and traffic is greater, the rate of premium is higher, as the hazard is greater. An automobile owner who resides in New York City, for example, pays a much higher rate for liability insurance than the automobile owner who lives in Honolulu. The rate of premium also increases with the increase in horsepower, the underwriters naturally enough assuming that a high power car is capable of inflicting a greater amount of damage than a car with less power.

We quote below an interesting article recently published in a prominent mainland insurance journal.

"There was a large increase in Greater New York in the number of accidents and deaths by motor-vehicles in the month of June over those in the month of May."

"The grand total shows an increase of 30 per cent more accidents in June than in May, and 3 per cent more deaths during the same period."

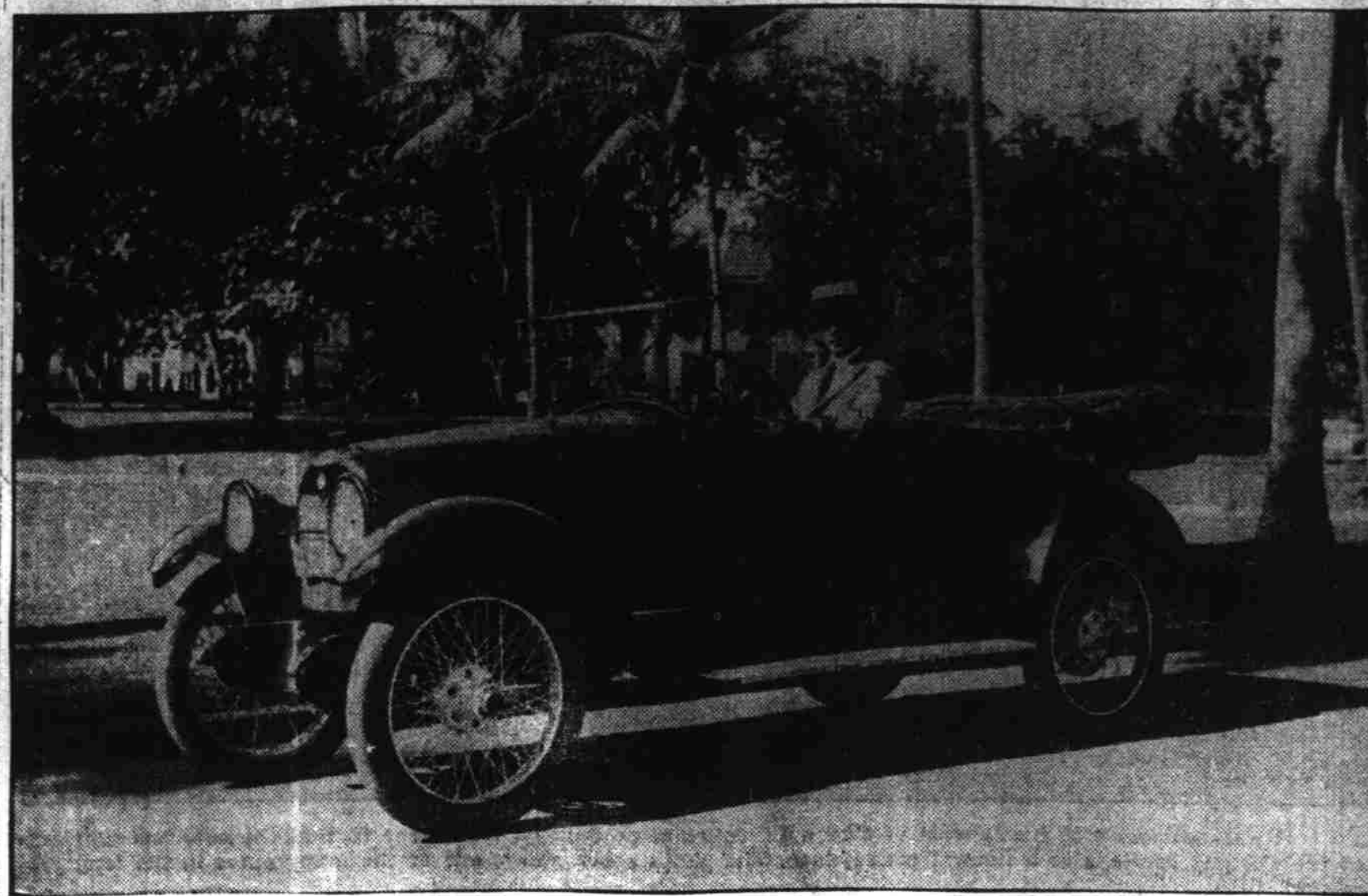
"There were 1643 accidents in June against 1342 in May, and the deaths in June are given as 44 against 41 in May."

"Twenty-five persons were killed and 776 struck by passenger automobiles in June against 17 killed and 655 injured in May."

"Notwithstanding speed ordinances and safeguards provided, there is a constant and steady increase in the total of human life and injuries taken by automobiles, and this applies not only to Greater New York, but to the whole country."

This emphasizes the necessity for

## 'It's Built Like a Watch---Steady As a Clock'



The men who make this car say that it is built like a watch. The above car is shown just as it came from the factory, only the man at the wheel wasn't in it. The gentleman who is wearing the straw hat and a smile at the same time is Frank Coombs, who will tell you that the car is built like a watch. Engineering is getting to be real sport on the mainland, and promises to make a hit in Honolulu. This is the latest type of Elgin Six and Frank Coombs vouches for it.

protection in the matter of liability of automobile owners, loss of income to individuals, and providing for dependents in case of death, and to all as a matter of duty, the securing of accident insurance.

### POLICE INVESTIGATING ALLEGED CAR STRIPPING

Investigation is being made by the police in the case of the alleged "stripping" of a Hudson Super-Six belonging to Sergeant H. L. Conwell of Company A, 25th Infantry, while the car lay in a ditch near Waikakala gulch on the evening of November 16. Private Golden, while driving the car in from Schofield, skidded and ran into the ditch and was picked up and taken back to camp. He returned to the car later in the evening with his blankets intending to spend the night in it and watch it so that none of its accessories would be stolen, but when he arrived, he claims, all the accessories had been stripped from the car.

Seven sailing vessels of the Alaska Packers' Association have been taken over by the government shipping board.

### ONE-ARMED MECHANIC IS MOTORCAR EXPERT

SPOKANE, October 20. — G. Norman of this city wears an artificial right hand, but with his left he drives a little roadster. Norman recently drove to American Lake and back, steering with the left hand. He says he was never once stalled on the trip. In Blewett pass he towed one car up to the summit.

All his gear changing was done with the artificial hand. On the trip over he was accompanied by his uncle, but came back alone. Norman told his friends here that he manages to do any number of things with his artificial hand. It is so adjusted that by a certain movement of the arm the fingers will close, so he can hold a pen and write, and can be adjusted in several other positions.

Arthur E. Wiggins of Ogdensburg, N. Y., a private attached to the remount station of the quartermaster's corps at Camp Devens, died of pneumonia.

### MICHELIN CO. GIVE AID TO LIBERTY LOAN

On checking up results of the big drive in New Jersey for the second Liberty Loan it has been reported by the officials of the Michelin Tire Co. at Milltown that 91 per cent of their employees subscribed, the individual subscriptions ranging from a single \$50 bond up to several very large subscriptions, according to O. N. Shepherd of the tire and accessory department of vonn Hamm-Young Co.

Needless to say these remarkable results were attained only after all the details for a forceful campaign had been systematically arranged. A conference was called by Mr. J. Hauvette-Michelin, head of the American Michelin organization, which was attended by all the department heads. At this conference all the details of the campaign were planned, which included large bulletin boards placed at the factory entrances and "Roll of Honor" boards placed in the various departments.

The large bulletin boards at the factory entrances gave the percentage of subscriptions received from each department, the figures being based on the number of employees in each department. The "Roll of Honor" bulletins, placed in each division of the plant, gave the names of all subscribers in each division. Prior to the placing of these bulletins a strong appeal written by Mr. Michelin was given to each employee. Altogether the campaign was a big success, as is clearly indicated by the high percentage of subscriptions received.

In line with the general policy of the Michelin Company to take good care of its employees, and in recognition of the increased cost of living, the president of the company recently declared an unsolicited advance in wages throughout the plant. This was the fourth such unsolicited increase made within the last eight months. The clerical staff throughout the general offices of the company were also remembered by substantial increases in salaries.

Since the introduction of the Michelin Universal Tread casing the Michelin business has increased very rapidly. September was the biggest month the company ever knew. Yet October shows a remarkable increase over September. Several of the officials of the company who have recently made extensive trips throughout the country, cooperating with the salesmen in making contracts for 1918, report very encouraging conditions from all territories.

The Michelin Company is looking ahead to even greater things in the future than in the past. For example, the advertising appropriation for 1918 will be double that of any appropriation ever made in previous years. An extensive list of large national publications will be included, and in addition very forceful newspaper campaigns in all centers of population will be a part of next year's plan.

It has been reported that the Michelin Company in France, which is the parent company of this world-wide organization, has now started the manufacture of the Universal Tread casing, which was developed originally in the American factory at Milltown, New Jersey.

Food pledge cards are nearing the 130,000 total in Connecticut.

## TIRES

Michelin

and others.

Vulcanizing and Accessories.

Re-Tire Supply Co.

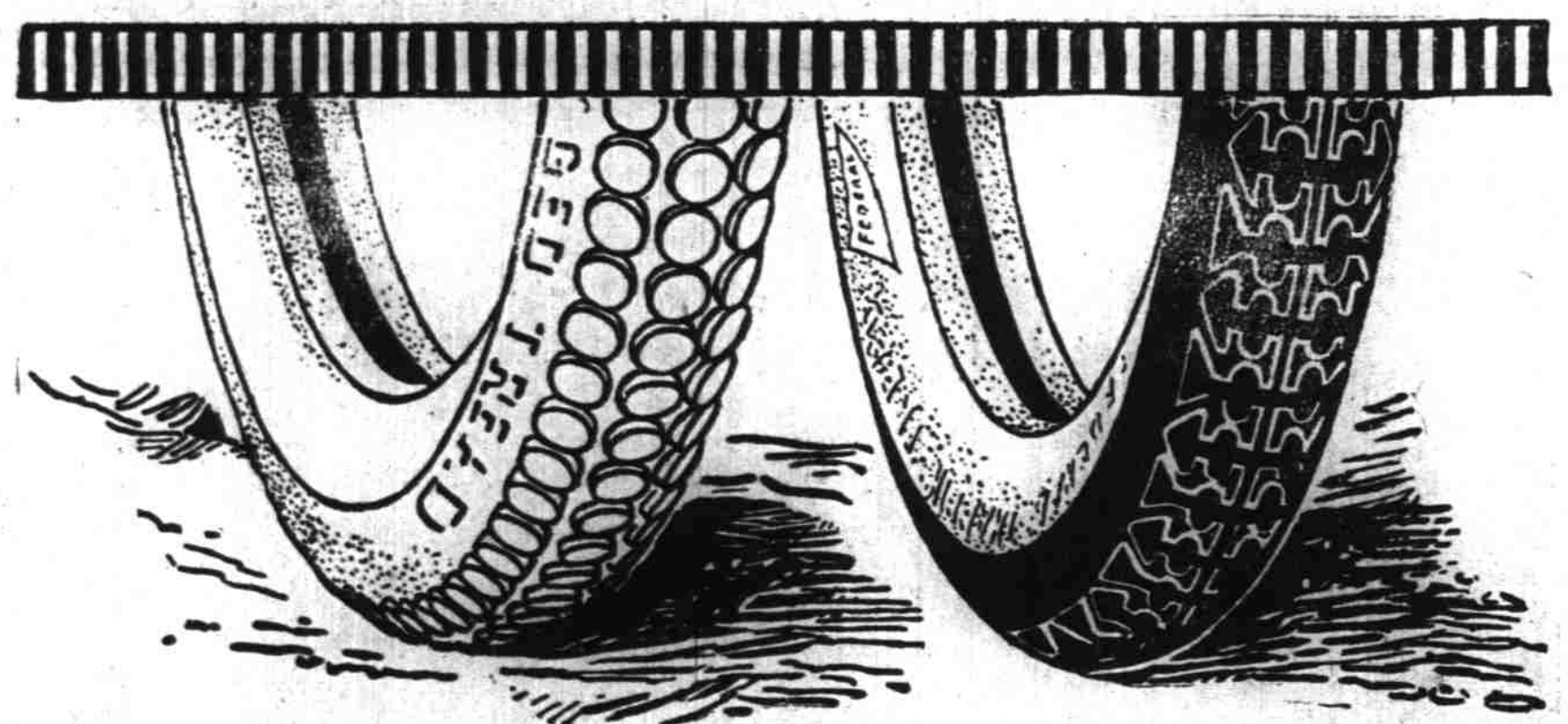
Opposite the Liberty Theater

## FEDERAL TIRES

The buildings of the Navy are built with no greater care than the greyhounds of the road--Federal Tires. In every detail of construction Federal Tires have extra strength to give assurance of *Extra Service*.

For Sale By

ABLES-HERTSCHKE CO. .... King St., opp. Library  
ABLES-HERTSCHKE CO. (Branch) .... Merchant and Bishop Sts.  
CASTNER GARAGE ..... Castner, Oahu  
HALEIWA GARAGE ..... Waiialua, Oahu  
HILO AUTO CO., LTD. .... Hilo, Hawaii  
HONOLULU AUTO SUPPLY CO. .... Smith and Beretania  
M'BRYDE STORE ..... Eleele, Kauai  
PAIA STORE ..... Paia, Maui  
RE-TIRE AND SUPPLY CO. .... 1182 Nuuanu St.  
R. TANAKA ..... 461 King St.  
UNITED AUTO AND MACHINE SHOP. .... 719 No. King St.



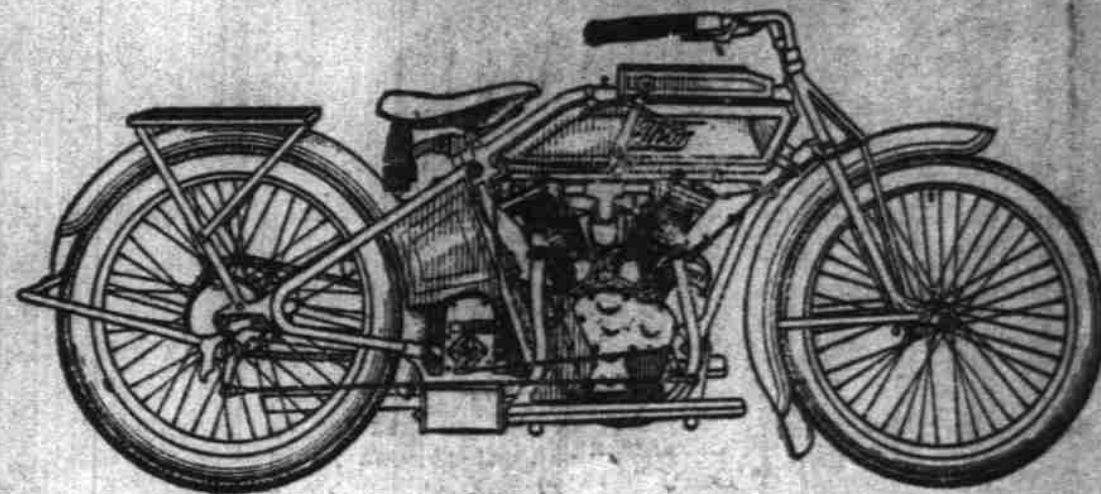
## Honolulu Rubber Works, Ltd.

DISTRIBUTORS

PHONE 2434

1177 ALAKEA ST.

### THE THOROUGHbred



A Thor for Christmas is a saving for years to come

Why not investigate how you can purchase this speedster on terms from us. Your first payment will be your Christmas present to yourself, and the balance you will save in carfares.

Ideal to go to work on. The best pastime for Sundays and holidays.

K. OKAHIRO

Opposite Railroad Depot

Phone 4018



## Lost Tires

ARE TIRES WHICH HAVE GIVEN ALL THE MILEAGE WHICH IS IN THEM

### WE RENEW OLD TIRES

Our new machinery to sew them up is now operating full blast.

Come and see it

It is safe to say that many automobile owners in Honolulu are daily losing money, because they throw away tires which could give many more miles of service.

## Our Method New

"We take two casings and prepare one (the inner casing) to carry the finer tube, then remove the rubber from the tread and prepare the tread of this casing to receive the other (or outer casing). On the outer casing we cut off both rims and build up blow-outs and holes and spot rubber or tread where necessary, then cement the two casings together with vulcanizing cement and fasten the two casings firmly together with two or three rows of stitches around the outside circumference.

"For stitching the two casings together we use a wax filled heavy linen thread. The seams and edges of outer casings are coated with a special prepared cement paint making all seams and joints waterproof, and giving the Double Tread tire the appearance of a tire fresh from the factory."

## The Tire Shop

On Nuuanu Street, near Vineyard. Phone 2089. We call for and deliver tires and tubes. Open daily until 10 p. m., Sundays and Holidays.